

## WHAT IS CLAIMED IS:

1. A card utilization approval method comprising the steps of:  
calling a mobile station of an owner of a card for settlement of a mobile phone system from a card authentication and settlement processing device upon an input of a card information of the card for settlement; and  
5 performing an authentication of the card and a payment settlement processing of the card in said card authentication and settlement processing device according to a password of the owner of said card inputted from said mobile station called.
2. A card utilization approval method as claimed in claim 1, further comprising the step of performing a mediating of the calling from said card authentication and settlement processing device to the mobile station and a conversion of a format of data from said card authentication and settlement  
5 processing device into a format corresponding to a display function of said mobile station, by a mobile phone mediating server provided between said card authentication and settlement processing device and said mobile phone system.
3. A card utilization approval method as claimed in claim 1, further comprising the step of displaying an information including a purchase, a payment and a settlement on said mobile station in detail.
4. A card settlement system comprising a payment processing terminal for reading a card information from a card to be settled and a card authentication and settlement processing device for performing an authentication of a payer and a settlement of payment on the basis of the card information from said  
5 payment processing terminal, said card authentication and settlement

processing device comprising means for calling a mobile station of an owner of said card in a mobile phone system according to said card information and means for performing an authentication and a confirmation of payment settlement by an input from the called mobile station.

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5. A card settlement system as claimed in claim 4, further comprising a mobile phone mediating server for connecting said card authentication and settlement processing device and said mobile phone system mutually and performing a mediation of a calling from said authentication and settlement  
5 processing device to a mobile station and a conversion of a format of a data from said card authentication and settlement processing device into a format corresponding to a display function of said mobile station.

6. A card settlement system as claimed in claim 5, wherein said mobile phone mediating server includes means for transferring an information of purchase, payment and settlement from said card authentication and settlement processing device in a format corresponding to the display function  
5 of said mobile station.

7. A card authentication and settlement processing device comprising means for calling a mobile station of an owner of a card to be settled in a mobile phone system according to a card information of said card to be settled and means for performing an authentication of said card to be settled and a  
5 payment settlement by an input from said called mobile station.